

# Online Regular Saver 4

## 4.25% gross p.a./AER variable until 31/03/2027

This Summary Box provides details of this account and any special conditions that apply. Please read it carefully together with the Savings Terms and Conditions you have been given, which can also be found on our website or in branch.

<b>Account name</b>	<b>Online Regular Saver 4</b>		
<b>What is the interest rate?</b>	<b>Annual interest</b>		<b>End Date</b>
	<b>% Gross</b>	<b>% AER</b>	31/03/2027
	4.25 %	4.25 %	
	<ul style="list-style-type: none"> <li>• Interest rate correct as of 13/02/2026</li> <li>• Interest is calculated daily and paid annually</li> <li>• We'll pay your interest Gross on 31 March each year. Any interest earned will not be accessible until after the interest payment date.</li> <li>• Interest will be paid straight into your account</li> </ul>		
<b>Can Nottingham Building Society change the interest rate?</b>	<p>Your interest rate is variable, which means we may increase or decrease your interest rate. When we increase interest rates, we will inform you of any change at the earliest opportunity. When we decrease interest rates, we will notify you in writing 14 days in advance of the change. The basis on which we might change your interest rate is set out in our Savings Terms and Conditions.</p> <p>You can check your current rates at your local branch or online at <a href="http://thenottingham.com">thenottingham.com</a></p>		
<b>What would the estimated balance be after 12 months based on a £6000 deposit?</b>	<b>Projected balance</b>		
	£ 6,138.13		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>• An account opening date of 13/02/2026 with a £500 deposit, followed by 11 monthly deposits of the same amount on the same day each month.</li> <li>• No change to the interest rate</li> <li>• Interest being paid straight into your account</li> <li>• No withdrawals.</li> </ul>		
<b>How do I open and manage my account?</b>	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>• You must: <ul style="list-style-type: none"> <li>- be a UK resident</li> <li>- be aged 18 or over</li> <li>- deposit a minimum of £1 and maximum of £500</li> </ul> </li> <li>• If you do not fund your account within 90 days of your application being accepted, we will close your account.</li> <li>• You can open the account in your sole name. This product is limited to one per customer.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>• You can manage your account via the Nottingham Building Society app or online.</li> <li>• The first payment into your Nottingham Building Society account must be from your nominated bank account. The details of this must match those entered at application.</li> <li>• You can pay money into your account whenever you choose by simply sending us an electronic payment from your nominated account.</li> <li>• Our Faster Payment sort code is: 60-95-93. Once you have opened your account this sort code should be used with the eight-digit account number for all Faster Payments, BACS and standing orders.</li> <li>• You will not be able to send payments via CHAPS.</li> <li>• The most you can pay into the account is £500 per month, up to a maximum account balance of £7,000.</li> <li>• You can miss as many monthly payments as you like, however missed payments cannot be made up in subsequent months</li> <li>• If the monthly limit is exceeded this may result in payments to your account being rejected meaning your monthly payment is missed</li> </ul>		

## Can I withdraw money?

### Managing your account:

- You can make unlimited withdrawals without notice or loss of interest providing you keep at least £1 in your account at all times.
- There is no maximum amount you can withdraw in any one day.
- The minimum amount you can withdraw is £1.
- Shortly before your account matures, we will send you details of how you can reinvest your savings with us or take out some or all your money. If we do not hear from you, we will transfer your balance to a variable rate easy access account. You will continue to earn gross interest.

# Nottingham Building Society

**AER:** Stands for Annual Equivalent Rate. It shows what the interest rate would be if the interest was re-invested in the account each year.

**Gross:** Is the interest rate without tax deducted.

### Protecting Your Money

The Financial Services Compensation Scheme (FSCS) is there to protect your money if your financial services provider goes out of business; you'll normally get your money back within seven days. All of our savings' accounts are FSCS protected up to £120,000 per depositor. FSCS is funded by the financial services industry and is free to consumers. To find out more, ask at your local branch or go to [www.FSCS.org.uk](http://www.FSCS.org.uk)

Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; FRN No. 200785.  
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